# Spring Buds and Winter Blossoms



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# Reviews

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## SPRING BUDS AND WINTER BLOSSOMS



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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 54 pages. Original publisher: Washington, D. C.: Congress of the U. S., Congressional Budget Office, 2002 OCLC Number: (OCOLC)71436486 Subject: Banks and banking -- Economic aspects -- United States. Excerpt: . . . U. S. BANKS EXPOSURE TO FOREIGN FINANCIAL LOSSES 3 A fifth type of risk, systemic risk, is the direct concern of regulators and policymakers rather than of individual banks. Assessing and monitoring systemic risk has become a demanding task as rising numbers of foreign transactions create significant interdependence among the worlds financial markets. Credit Risk Credit risk ( also known as default risk ) is the possibility that a borrower will not meet his or her contractual obligations. For a traditional loan, credit risk is the possibility that a banks loan customer will not make timely interest or principal payments. For derivatives, that concept extends to the risk that the other party in a derivative contract - the so-called counterparty - will be unable to meet the contracts obligations. In recent years, banks have begun to manage credit risk by using credit derivatives - contracts in which the payoffs de-3 pend partly on the creditworthiness of one or more commercial or governmental entities. Banks analyze the credit risk of potential borrowers or derivative counterparties along several dimensions. They look at the borrowers reputation, which is usually measured by credit history or credit rating. They also investigate the borrowers ability to make the payments required on the loan on the basis of projected income, and they consider borrowers financial reserves and sometimes their collateral. (Collateral is an asset pledged to the bank in the event that the borrower defaults; it is sometimes used to reduce credit risk.) General eco-nomic conditions may also...



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